



SIGNIFICANT PROVISIONS OF STATE UNEMPLOYMENT INSURANCE LAWS, JANUARY 1, 1989

PREPARED FOR READY REFERENCE, CONSULT THE STATE LAW AND STATE EMPLOYMENT SECURITY AGENCY FOR AUTHORITATIVE INFORMATION

State	BENEFITS									COVERAGE	TAXES
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period				
				Min.*	Max.*		Proportion of base-period wages ⁶	Benefit for total unemployment ⁷			
								Min. ⁸	Max.		
Ala.	1-1/2 x hqw; not less than \$774.02	0	1/24 of average of 2 highest qtrs.	\$22	\$145	\$15	1/3	11+	26	20 wks.	\$ 8,000
Alaska	\$1,000; wages in 2 qtrs.	1	3.8-0.95% of annual wages, + \$24 per dep. up to \$72	38-62	188-260	3/4 wages over \$50	Weighted schedule of bpw in relation to hqw	716	726	Any time	20,900
Ariz.	1-1/2 x hqw; \$1,000 in HQ.	1	1/25	40	145	\$15	1/3	12+	26	20 wks	7,000
Ark.	30 x wba; wages in 2 qtrs.	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww	37	209	2/5	1/3	10	26	10 days	7,500
Calif.	8 wks. employment at \$20 & BP wages of \$900 or total BP wages of \$1,200	1	1/24-1/33	30	166	Greater of \$25 or 25% of wages	1/2	712+	726	Over \$100 in any qtr.	7,000
Colo.	40	1	60% of 1/26 of claimant's 2 highest qtrs up to 50% of State aww	25	214	1/4 wba	1/3	13+	26	Any time	10,000
Conn.	40	0	1/26, up to 60% of State aww + \$10 per dep. up to 1/2 wba or 5 deps.	15-22	234-284	1/3 wages	Uniform	726	726	20 wks.	7,100
Del.	36	0	<u>12/</u>	20	205	Greater of \$10 or 30% of wba	1/2	24	26	20 wks.	8,500
D.C.	1-1/2 x hqw; not less than \$900; \$300 in 1 qtr.	1	1/23, up to 55% of State aww + \$5 per dep. up to \$20	13	283 ⁴	1/5 wages	1/2	26	26	Any time.	8,000
Fla.	20 wks. employment at average of \$20 or more	1	1/2 claimant's aww	10	200	\$5	1/2 wks. employment	10	26	20 wks.	7,000

State	BENEFITS									COVERAGE Size of firm (1 worker in specified time and/or size of payroll) ¹⁵	TAXES 1989 Taxable wage base
	Qualifying wage or employment (number X wba or as indicated) ¹	Waiting week ²	Computation of wba (fraction of hqw or as indicated) <u>1/3/</u>	Wba for total unemployment ⁴		Earnings disregarded ⁵	Duration in 52-week period		Benefit weeks for total unemployment ⁷		
							Proportion of base-period wages ⁶				
				Min.*	Max.*						
Ga.	1-1/2 x hqw	12	1/50 of 2 highest qtrs.	\$37	\$165	\$8	1/4	9+	26	20 wks	\$ 7,500
Hawaii	30; 14 wks employment	1	1/25 up to 66-2/3% of State aww	5	239	\$2	Uniform	726	726	Any time	18,600
Idaho	1-1/4 x hqw; not less than \$1,144.01 in 1 qtr.; wages in 2 qtrs.	1	1/26 up to 60% of State aww	44	193	1/2 wba	Weighted schedule of bpw in relation to hqw	10	26	20 wks. or \$300 in any quarter	16,800
Ill.	\$1,600; \$440 outside HQ	1	49% of claimant aww in 2 highest qtrs. up to 49% of State aww ¹²	51	187-244	1/2 wba	Uniform	26	26	20 wks.	9,000
Ind.	1-1/2 x hqw; not less than \$2,500; \$1,500 in last 2 qtrs.	1	4.3% of high qtr. wage credits ³	40	96-161	Greater of \$3 or 20% of wba from other than BP employer	1/4	9+	26	20 wks.	7,000
Iowa	1-1/4 x hqw; not less than 1.5 x a HQ amount computed at 3.5% of the state-wide aaw.	0	<u>3/12/</u>	26-31	174-214	1/4 wba	1/3	11+	26	20 wks.	11,500
Kans.	30; wages in 2 qtrs.	1	4.25% of hqw up to 60% of State aww	52	210	Lesser of \$47 or 25% of wba	1/3	10	26	20 wks.	8,000
Ky.	1-1/2 x hqw; 8 x wba in last 2 qtrs; \$750 in 1 qtr. and \$750 in other qtrs.	0	1.185% of BP wages up to 55% of State aww	22	166	1/5 wages	1/3	15	26	20 wks.	8,000
La.	1-1/2 x hqw	1	1/25 of 4 qtrs <u>13/17/</u>	10	181	Lesser of 1/2 wba or \$50	27%	8	26	20 wks.	8,500
Maine	2 x annual aww in each of 2 qtrs. & 6 x annual aww in 8P	1	1/22 up to 52% of State aww +\$5 per dep. to 1/2 wba	29-43	171-256	\$25	1/3	15+-22	26	20 wks.	7,000

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				Min.*	Max.*		Proportion of base-period wages ⁶	Min. ⁸				Max.
Md.	1-1/2 x hqw; \$576.01 in 1 qtr; wages in 2 qtrs.	0	1/24 + \$8 per dep. up to \$32	25-33	4205	\$35	Uniform	26	26	Any time	\$ 7,000	
Mass.	30; not less than \$1,200	1	1/21-1/26 up to 57.5% of State aww, + \$25 per dep. up to 1/2 wba ³	14-21	255-382	40% not less than \$10 nor more than \$30	36%	10+-30	30	13 wks.	7,000	
Mich.	20 wks. employment at 30 x State min. hourly wage ¹⁰	0	70% of claimant's after tax earnings (ATE) up to a maximum of 58% of State aww.	59	263	Up to 1/2 wba ⁵	3/4 wks. employment	15	26	20 wks. or \$1,000 in CY	9,500	
Minn.	1-1/4 x hqw, at least \$1,000 in HQ	9 ₁	1/26 ^{12/}	38	254	Greater of \$25 or 25% of wages	1/3	10+	26	20 wks.	12,200	
Miss.	40; \$780 in 1 qtr. wages in 2 qtrs.	1	1/26	30	145	\$5	1/3	13+	26	20 wks.	7,000	
Mo.	1-1/2 x hqw; \$750 in 1 qtr; wages in 2 qtrs. ¹⁰	9 ₁	4.5%	33	150	\$20	1/3	11+	26	20 wks.	7,000	
Mont.	20 wks. employment at \$50 or more and 7% of aaw	1	49% of claimant's aww up to 60% of State aww	46	185	1/2 wages in excess of 1/4 wba	Weighted schedule of bpw in relation to hqw	8	26	Over \$1,000 in current or preceding year	12,800	
Neb.	\$1,200; \$400 in each of 2 qtrs.	1	1/17-1/24	20	134	1/2 wba	1/3	20	26	20 wks.	7,000	
Nev.	1-1/2 x hqw	0	1/25, up to 50% of State aww	16	184	1/4 wages	1/3	12+	26	\$225 in any qtr.	12,600	
N.H.	\$2,800; \$1,000 in each of 2 qtrs.	0	0.7-1.4% of annual wages	39	156	1/5 wba	Uniform	26	26	20 wks.	7,000	
N.J.	20 wks. employment at 20% of aww; or 12 x aww	9 ₁	60% of claimant's aww + d.a. up to 56-2/3% of State aww	51	4258	Greater of \$5 or 1/5 wba	3/4 wks. employment	15	26	\$1,000 in any year	12,800	

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				Min.*	Max.*		Proportion of base-period wages ⁶	Min. ⁸		Max.	
N.Mex.	1-1/4 x hqw	1	1/26; not less than 10% nor more than 50% of State aww	\$33	\$166	1/5 wba	3/5	19	26	20 wks. or \$450 in any qtr.	\$11,100
N.Y.	20 wks. employment at minimum average of \$80 or more 10	11 ¹	50% of claimant's aww	40	180	11/	Uniform	26	26	\$300 in any qtr.	7,000
N.C.	1-1/2 x hqw not less than 6 x State aww	1	1/52 of 2 highest qtrs up to 66-2/3% of State aww	19	228	10% aww in 2 highest qtrs.	Weighted schedule of bpw in relation to hqw	13-26	26	20 wks.	10,700
N.Dak.	1-1/2 x hqw	1	1/65 of the 2 highest qtrs; and 1/2 total wages in the 3rd qtr., up to 60% of the State aww	43	183	1/2 wba	Weighted schedule of bpw in relation to hqw	12	26	20 wks.	11,200
Ohio	20 wks. employment at 37 x min. hourly wage	1	1/2 claimant's aww + d.a. of \$1-\$91 based on claimant's aww and number of dep. ^{3,16}	42	169-268	1/5 wba	20 x wba; wba for each credit wk. in excess of 20	20	26	20 wks.	8,000
Okla.	40% taxable wages and 1-1/2 x hqw; \$9,200	1	1/25 18	16	197 18/	\$7	40% of taxable wage	20+ ¹⁴	26 ¹⁴	20 wks.	9,200
Oreg.	18 wks; not less than \$1,000 in BP	1	1.25% of bpw up to 64% of State aww	53	229	1/3 wba	1/3	6+ ⁷	26 ⁷	18 wks. or \$225 in any qtr.	15,000
Pa.	37 + - 40; \$800 in HQ and \$1,320 in BP; at least 20% of bpw outside HQ	1	1/23-1/25 up to 66-2/3% of State aww + \$5 for 1 dep; \$3 for 2d	\$35-40	266-274 18/	Greater of \$6 or 40% wba	At least 16 credit wks. for min., 18 for max.	16	26	Any time	8,000
P.R.	40 x wba not less than \$280; \$75 in 1 qtr.; wages in 2 qtrs.	1	1/11-1/26; up to 50% of State aww	7	110	wba	Uniform	720	720	Any time	7,000

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							Proportion of base-period wages ⁶	Benefit weeks for total unemployment ⁷			
								Min. ⁸	Max.		
R.I.	20 wks. employment at \$80 or more; or \$4,800	1	60% of claimant's aww up to 67% of State aww, + greater of \$10 or 5% of the benefit rate per dep. up to 5 depts.	48-58	\$240-300	1/5 wba	3/5 wks. employment	12	26 ⁹	Any time	\$12,800
S.C.	1 1/2 x hqw; not less than \$900; \$540 in 1 qtr.	1	1/26 up to 66-2/3% of State aww	20	147	1/4 wba	1/3	15	26	20 wks.	7,000
S.Dak.	\$728 in HQ; 30 x wba outside HQ	1	1/26 up to 62% of State aww ¹⁷	28	140	1/4 wages up to wba	1/3	18+	26	20 wks.	7,000
Tenn.	40; \$754.01 in highest 2 qtrs.	1	1/25-1/33 of average 2 highest qtrs.	30	155	\$30	1/4	12+	26	20 wks.	7,000
Tex.	37 x wba	9 ¹	1/25 ^{16,17}	34	210	Greater of \$5 or 1/4 wba	27%	13+	26	20 wks.	9,000
Utah	1-1/2 x hqw; 8% of State insured average FY wage in BP	1	1/26 up to 60% of State insured average FY weekly wage	14	208	3/10 wba	27%	10	26	\$140 in CQ in current or preceding CY	13,600
Vt.	\$1,000 in a qtr; BP wages of 40% of total HQ wages	1	<u>12/</u>	31	169	\$15 +\$3 for each dep. up to 5	Uniform	26	26	20 wks.	8,000
Va.	50; wages in 2 qtrs.	0	1/50 of the 2 highest qtrs.	56	176	\$25	1/3	12	26	20 wks.	7,000
V.I.	1-1/2 x hqw; \$858 in HQ or \$858 in HQ and 39 x wba in BP	1	1/26 up to 50% of State aww	32	162	wages in excess of \$15	1/3	13+	26	Any time	16,500

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							Proportion of base-period wages ⁶	Benefit weeks for total unemployment ⁷			
								Min. ⁸	Max.		
Wash.	680 hours	1	1/25 of average of 2 highest qtrs. wages up to 55% of State aww	\$57	\$209	1/4 wages over \$5	1/3	16+ 30	10	Any time	\$15,600
W.Va.	\$2,200 and wages in 2 qtrs.	1	1.0% of annual wages up to 70% of State aww <u>17/</u>	24	225	\$25	Uniform	26	16	20 wks.	9,000
Wisc.	17 weeks employment	0	50% of claimant's aww up to 66-2/3% of State aww ¹⁷	38	200	33% wages over \$20	8/10 wks. employment	1-14+	16	20 wks.	10,500
Wyo.	1.6 x hqw, 5% of State aaw in HQ and 8% of State aaw in BP	1	4% of hqw up to 55% of State aww <u>18/</u>	36	200	Greater of \$15 or 1/2 wba	3/10	12-26	16	\$500 in current or preceding CY	10,400

*In a few instances data shown is effective a few days after date shown.

**Possible changes were not available at press time.

¹Weekly benefit amount abbreviated in columns and footnotes as wba; base period, BP; base-period wages, bpw; fiscal year, FY; high quarter, HQ; high-quarter wages, hqw; average annual wage, aaw; average weekly wage, aww; benefit year, BY; calendar quarter, CQ; calendar year, CY; dependent, dep.; dependents allowances, da.; minimum, min.; maximum, max.; quarter, qtr.; week, wk.

²Unless otherwise noted, waiting period same for total or partial unemployment. In Ga. no waiting week if claimant unemployed not through own fault.

³When States use weighted high-quarter, annual-wage, or average weekly-wage formula, approximate fractions or percentages figured at midpoint of lowest and highest normal wage brackets. When da provided, fraction applies to basic wba. In States noted variable amounts above max. basic benefits limited to claimants with specified number of dep. and earnings in excess of amounts applicable to max. basic wba.. In Ind. da. paid only to claimants with earnings in excess of that needed to qualify for basic wba and who have 1-4 depts.. In Iowa, and Ohio claimants may be eligible for augmented amount at all benefit levels but benefit amounts above basic max. available only to claimants in dependency classes whose hqw or aaw are higher than that required for max. basic benefit. In Mass. for claimant with aaw in excess of \$66 wba computed at 1/52 of 2 highest quarters of earnings or 1/26 of highest quarter if claimant has no more than 2 quarters work.

⁴When 2 amounts given, higher includes da.. Higher for min. wba includes max. allowance for one dep.. In D.C., Md., and N.J., same max. with or without dep.

⁵In computing wba for partial unemployment, in States noted full wba paid if earnings are less than 1/2 wba; 1/2 wba if earnings are 1/2 wba but less than wba.

⁶States noted have weighted schedule with percent of benefits based on bottom of lowest and highest wage brackets.

⁷Benefits extended under State program when unemployment in State reaches specified levels; Alaska, Calif., by 50%; Conn. by 13 weeks; Oreg. (until July 1, 1989) by 25%. In Hawaii benefits extended by 13 weeks when a manmade or disaster causes damage to either the State as a whole or any of its counties and creates an unemployment problem involving a substantial number of persons and families. In P.R. benefits extended by 32 weeks in certain industries, occupations or establishments when special unemployment situation exists. Benefits also may be extended during periods of high unemployment by 50%, up to 13 weeks, under Federal-State Extended Compensation Program.

⁸For claimants with min. qualifying wages and min. wba. When two amounts shown, range of duration applies to claimants with min. qualifying wages in BP; longer duration applies with min. wba; shorter duration applies with max. possible concentration of wages in HQ; therefore highest wba possible for such BP earnings. Wisc. determines entitlement separately for each employer. Lower end of range applies to claimants with only 1 week of work at qualifying wage; upper end to claimants with 18 weeks or more of such wages.

⁹Waiting period compensable if claimant unemployed after 9 consecutive weeks, Mo.; when benefits are payable for third week following waiting period, N.J.; after benefits paid equaling 3 x wba, Tex.; after any 4 weeks in NY, Minn..

¹⁰Or 15 weeks in last year and 40 weeks in last 2 years of aaw of \$80 or more, N.Y.; 14 weeks of employment and BP wages equal to 20 x the State aaw, Mich.; BP wages in 2 qtrs. of 1-1/2 x the min. Missouri taxable wage base for that year, Mo..

¹¹For N.Y., waiting period is 4 effective days accumulated in 1-4 weeks; partial benefits 1/4 wba for each 1 to 3 effective days. Effective days: fourth and each subsequent day of total unemployment in week for which not more than \$180 is paid.

¹²To 57% State aaw if claimant has nonworking spouse; 64% if he has dep. child, Ill.; 1/19-1/23 up to 65% of State aaw for claimants with dep., Iowa; 1/46 of wages in highest 2 qtrs if the trust fund balance is at least \$90 million or as 1/52 of wages in highest 2 qtrs. if the trust fund balance is less than \$90 million, Del.; a State aaw ranging from 60% to 66-2/3% depending on the balance in the fund, Minn.; wages in the 2 highest qtrs. divided by 45, Vt..

¹³Up to 66-2/3% of State aaw, La..

¹⁴Duration can be much less than 26 wks. for individuals with only one BP ER, Okla..

¹⁵\$1,500 in any CQ in current or preceding CY unless otherwise specified.

¹⁶Max. amount adjusted annually: by same percentage increase as occurs in State aaw (Ohio) by \$7 for each \$10 increase in average weekly wage of manufacturing production workers (Texas).

¹⁷The min. and max. wba's are frozen indefinitely, La. and Wisc.. The max. wba is frozen until July 1989, W.Va.; until October 1989, Tex.; and indefinitely, S.Dak..

¹⁸The wba will be reduced by 5% if the weekly benefit amount is \$75 or more, (this reduction will not apply for CY 1989) Pa.; wba's over \$90 will be reduced to 85% of the computed amount when revenues in the fund are inadequate to pay benefits, Wyo.; the greater of \$197 or 60%, 57.5%, 55%, 52.5% or 50% of State aaw of the second preceding CY depending on the condition of the fund, Okla.